

United States Bankruptcy Court
Southern District of Georgia

In re Hudson L Poole, Sr.
Melissa L Poole

Debtor(s)

Case No. 15-60313
 Chapter 13

AMENDED CHAPTER 13 PLAN AND MOTION

[General Order 2005-3 Approved Form]

1. Debtor(s) shall pay to the Trustee the sum of \$ 575.00 for the applicable commitment period of:
- ☐ 60 months: or (If applicable include the following): These plan payments
☒ a minimum of 36 months. § 1325(b)(4). change to \$ ____ in month ____.
2. From the payments so received, the Trustee shall make disbursements as follows:
- (a) The Trustee percentage fee as set by the United States Trustee.
- (b) Attorney fees allowed pursuant to § 507(a)(2) of \$ 3,000.00 to be paid in accordance with applicable General Orders of this Court.
- (c) Other § 507 claims, unless provided for otherwise in the plan will be paid in full over the life of the plan as funds become available in the order specified by law.
- (d) ☐ Monthly payments according to the contract on the following long-term debts. § 1322(b)(5). (Payments which become due after the filing of the petition but before the month of the first payment designated here will be added to the pre-petition arrearage claim):

CREDITOR

MONTH OF FIRST TRUSTEE
PAYMENT

INITIAL MONTHLY
PAYMENT

-NONE-

IN THE ALTERNATIVE:

- ☒ Debtor will make post-petition payments direct to creditor according to the contract on the following long-term debts:

CREDITOR

Bayview Loan Servicing, LLC

INITIAL MONTHLY PAYMENT

\$850.00

- (e) Fully Secured Allowed Claims and Executory Contracts as set forth below:

<u>CREDITOR</u>	<u>COLLATERAL</u>	<u>ESTIMATED</u> <u>CLAIM</u>	<u>INTEREST RATE</u>	<u>MONTHLY</u> <u>PAYMENT</u>
Lo-Bucks Auto Repairs, Inc. aka Fenders Auto Sales	Chevrolet 1500 truck	\$1,300.00	4.00%	Min. \$30.00
Lo-Bucks aka Fenders Auto Sales	Ford Mustang, 14 foot aluminum boat, motor and trailer	\$1,700.00	4.00%	Min. \$50.00

- (f) Undersecured Allowed Claims. Debtor moves to value the collateral partially securing the following claims pursuant to §506 and provide payment in satisfaction of those claims as set forth below:

<u>CREDITOR</u>	<u>COLLATERAL</u>	<u>VALUATION</u>	<u>INTEREST</u> <u>RATE</u>	<u>MONTHLY</u> <u>PAYMENT</u>
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<u>CREDITOR</u>	<u>COLLATERAL</u>	<u>VALUATION</u>	<u>INTEREST RATE</u>	<u>MONTHLY PAYMENT</u>
Bulloch Finance Company	Miscellaneous Household goods and all other collateral.	\$0.00	0.00%	\$0.00
Ecast Settlement Corp.	Suzuki ATV	\$1,450.00	4.00%	Min. \$50.00
Economy Finance	Miscellaneous Household goods and all other collateral.	\$0.00	0.00%	\$0.00
Farmers Furniture	Miscellaneous Household goods and all other collateral.	\$1,200.00	4.00%	Min. \$25.00
First Franklin Financial	Miscellaneous Household goods and all other collateral.	\$0.00	0.00%	\$0.00
Modern Finance	Miscellaneous Household goods and all other collateral.	\$0.00	0.00%	\$0.00
Security Finance	Miscellaneous Household goods and all other collateral.	\$0.00	0.00%	\$0.00
Southern Finance	Miscellaneous Household goods and all other collateral.	\$0.00	0.00%	\$0.00
Sterling Finance & Tax	Miscellaneous Household goods and all other collateral.	\$0.00	0.00%	\$0.00
Suncoast Acceptance	Miscellaneous Household goods and all other collateral.	\$0.00	0.00%	\$0.00
World Finance	Miscellaneous Household goods and all other collateral.	\$0.00	0.00%	\$0.00
WS Badcock Corp	Miscellaneous Household goods and all other collateral.	\$1,000.00	4.00%	Min. \$25.00

(g) Cure payments on allowed prepetition arrearage claims set forth below. § 1322(b)(5):

<u>CREDITOR</u>	<u>ESTIMATED PREPETITION CLAIM</u>
-NONE-	

(h) The following unsecured allowed claims are classified to be paid at 100% ☐ with interest at ____ %; ☒ without interest.

CREDITOR
-NONE-

(i) Allowed general unsecured claims, including the unsecured portion of any bifurcated claims provided for in ¶2(f) or 6, will be paid a 13 % dividend or a prorata share of \$ 8,929.99, whichever is greater.

3. Debtor will make § 1326(a)(1) pre-confirmation lease and adequate protection payments on allowed claims of the following creditors: ☐ Direct to the Creditor; or ☒ To the Trustee

CREDITORADEQUATE PROTECTION OR LEASE
PAYMENT AMOUNT

Ecast Settlement Corp.	\$25.00
Farmers Furniture	\$25.00
Fenders Auto Sales	\$35.00
Fenders Auto Sales	\$35.00
WS Badcock Corp	\$25.00

4. Debtor will pay all post-petition domestic support obligations direct to the holder of such claim identified here. § 101(14A). Debtor requests Trustee to provide the statutory notice of § 1302(d) to these claimants.

CREDITORADDRESS**-NONE-**

5. Pursuant to 11 U.S.C. §522(f), debtor moves to avoid the liens of the following creditors, upon confirmation but subject to § 349, with respect to the property described below:

CREDITORPROPERTY

Economy Finance (Walters Management Company)	Miscellaneous Household goods
First Franklin Financial	Miscellaneous Household goods
Modern Finance	Miscellaneous Household goods
Security Finance	Miscellaneous Household goods
Southern Finance	Miscellaneous Household goods
Ster;ong Finance & Tax	Miscellaneous Household goods
Suncoast Acceptance	Miscellaneous Household goods
World Finance	Miscellaneous Household goods
Bulloch Finance	Miscellaneous Household goods
Pioneer Credit	Miscellaneous Household goods
Citifinancial	Miscellaneous Household goods

6. The following collateral is surrendered to the creditor to satisfy the secured claim to the extent shown below:

CREDITORDESCRIPTION OF
COLLATERALAMOUNT OF CLAIM
SATISFIED**-NONE-**

7. Holders of allowed secured claims shall retain the liens securing said claims to the full extent provided by § 1325(a)(5).
8. Other provisions: Debtor rejects the contract with Directv.

Any fees, expenses and charges asserted under Fed. R. Bankr. P. 3002. 1(C) are not to be funded through the Chapter 13 plan. Debtor(s) will pay these post-petition expenses directly to their mortgage holder/servicer unless the Court has disallowed them on a Motion filed under Fed. R. Bankr. P. 3002. 1 (e).

9. The amount, and secured or unsecured status, of claims disclosed in this Plan are based upon debtor's best estimate and belief. An allowed proof of claim will supersede those estimated claims. Objections to claims may be filed before or after confirmation. Debtor will increase payments in the amount necessary to fund allowed claims as this Plan proposes, after notice from the Trustee and a hearing if necessary, unless a Plan Modification is approved.

Date June 30, 2015

Signature /s/ Hudson L Poole, Sr.
Hudson L Poole, Sr.
Debtor

Date June 30, 2015

Signature /s/ Melissa L Poole
Melissa L Poole
Joint Debtor

Revised 10/2005